

IN THE CLAIMS:

1.-30. (Canceled)

31. (New) A method of billing for Internet purchase transactions comprising for each purchase transaction the steps by a vendor of products or services of:

a) establishing a remitting agreement with a third party to allow the third party to bill a transaction amount to a billing account of a customer for a purchase transaction of a product or service purchased over the Internet by the customer from the vendor, wherein the third party remits at least a portion of the transaction amount to the vendor with respect to the purchase transaction;

b) receiving a request over the Internet to deliver the product or service to the customer which request is received after the customer has authorized the third party to bill the transaction amount to a billing account of the customer;

c) delivering the product or service to the customer,

wherein the vendor has not previously received from the customer, for purposes of paying for the product or service, either a credit card number of the customer or a bank account number of the customer, and wherein the vendor has not previously received from the third party, for purposes of paying for the product or service, either a credit card number of the customer or a bank account number of the customer; and

d) receiving at least a portion of the transaction amount from the third party in accordance with the remitting agreement,

wherein the vendor has not previously received from the customer, for purposes of paying for the product or service, either a credit card number of the customer or a bank account number of the customer, and wherein the vendor has not previously received from the third party, for purposes of paying for the product or service, either a credit card number of the customer or a bank account number of the customer.

32. (New) The method according to claim 31, wherein the third party is a cable television company, a company offering financial services, an Internet access provider, or a telephone company.

33. (New) The method according to either claim 31 or 32, wherein the step of receiving at least a portion of the transaction amount comprises receiving a check or a credit to an account with a bank, a

cable television company, a company offering financial services, a credit card company, an Internet access provider, a telephone company, or the third party.

34. (New) The method according to either claim 31 or 32, wherein the portion of the transaction amount received from the third party is less than the transaction amount.

35. (New) The method according to claim 33, wherein the portion of the transaction amount received from the third party is less than the transaction amount.

36. (New) The method according to either claim 31 or 32, wherein the step of receiving at least a portion of the transaction amount is performed before the step of delivering.

37. (New) The method according to claim 33, wherein the step of receiving at least a portion of the transaction amount is performed before the step of delivering.

38. (New) The method according to claim 34, wherein the step of receiving at least a portion of the transaction amount is performed before the step of delivering.

39. (New) The method according to claim 35, wherein the step of receiving at least a portion of the transaction amount is performed before the step of delivering.

40. (New) A method of billing for Internet purchase transactions comprising for each purchase transaction the steps by a vendor of products or services of:

a) establishing a remitting agreement with a third party to allow the third party to bill a transaction amount to a billing account of a customer for a purchase transaction of a product or service purchased over the Internet by the customer from the vendor, wherein the third party remits a portion of the transaction amount which is less than the transaction amount to the vendor with respect to the purchase transaction, and wherein the third party is a cable television company, a company offering financial services, an Internet access provider, or a telephone company;

b) receiving a request over the Internet to deliver the product or service to the customer which request is received after the customer has authorized the third party to bill the transaction amount to a billing account of the customer;

c) receiving the portion of the transaction amount from the third party in accordance with the remitting agreement,

wherein the step of receiving the portion of the transaction amount comprises receiving a check or a credit to an account with a bank, a cable television company, a company offering financial services, a credit card company, an Internet access provider, a telephone company, or the third party, and

wherein the vendor has not previously received from the customer, for purposes of paying for the product or service, either a credit card number of the customer or a bank account number of the customer, and wherein the vendor has not previously received from the third party, for purposes of paying for the product or service, either a credit card number of the customer or a bank account number of the customer; and

d) delivering the product or service to the customer after the step of receiving the portion of the transaction amount,

wherein the vendor has not previously received from the customer, for purposes of paying for the product or service, either a credit card number of the customer or a bank account number of the customer, and wherein the vendor has not previously received from the third party, for purposes of paying for the product or service, either a credit card number of the customer or a bank account number of the customer.

41. (New) A method of billing for Internet purchase transactions comprising for each purchase transaction the steps by a vendor of products or services of:

a) establishing a remitting agreement with a third party to allow the third party to bill a transaction amount to a billing account of a customer for a purchase transaction of a product or service purchased over the Internet by the customer from the vendor, wherein the third party remits at least a portion of the transaction amount to the vendor with respect to the purchase transaction;

b) making an agreement with the customer to complete the purchase transaction to which agreement the third party is not a party;

c) receiving a request over the Internet to deliver the product or service to the customer which request is received after the customer has authorized the third party to bill the transaction amount to a billing account of the customer;

d) delivering the product or service to the customer,

wherein the vendor has not previously received from the customer, for purposes of paying for the product or service, either a credit card number of the customer or a bank account number of the customer, and wherein the vendor has not previously received from the third party, for purposes of

paying for the product or service, either a credit card number of the customer or a bank account number of the customer; and

e) receiving at least a portion of the transaction amount from the third party in accordance with the remitting agreement,

wherein the vendor has not previously received from the customer, for purposes of paying for the product or service, either a credit card number of the customer or a bank account number of the customer, and wherein the vendor has not previously received from the third party, for purposes of paying for the product or service, either a credit card number of the customer or a bank account number of the customer.

42. (New) The method according to claim 41, wherein the third party is a cable television company, a company offering financial services, an Internet access provider, or a telephone company.

43. (New) The method according to either claim 41 or 42, wherein the step of receiving at least a portion of the transaction amount comprises receiving a check or a credit to an account with a bank, a cable television company, a company offering financial services, a credit card company, an Internet access provider, a telephone company, or the third party.

44. (New) The method according to either claim 41 or 42, wherein the portion of the transaction amount received from the third party is less than the transaction amount.

45. (New) The method according to claim 43, wherein the portion of the transaction amount received from the third party is less than the transaction amount.

46. (New) The method according to either claim 41 or 42, wherein the step of receiving at least a portion of the transaction amount is performed before the step of delivering.

47. (New) The method according to claim 43, wherein the step of receiving at least a portion of the transaction amount is performed before the step of delivering.

48. (New) The method according to claim 44, wherein the step of receiving at least a portion of the transaction amount is performed before the step of delivering.

49. (New) The method according to claim 45, wherein the step of receiving at least a portion of the transaction amount is performed before the step of delivering.

50. (New) A method of billing for Internet purchase transactions comprising for each purchase transaction the steps by a vendor of products or services of:

a) establishing a remitting agreement with a third party to allow the third party to bill a transaction amount to a billing account of a customer for a purchase transaction of a product or service purchased over the Internet by the customer from the vendor, wherein the third party remits a portion of the transaction amount which is less than the transaction amount to the vendor with respect to the purchase transaction, and wherein the third party is a cable television company, a company offering financial services, an Internet access provider, or a telephone company;

b) making an agreement with the customer to complete the purchase transaction to which agreement the third party is not a party;

c) receiving a request over the Internet to deliver the product or service to the customer which request is received after the customer has authorized the third party to bill the transaction amount to a billing account of the customer;

d) receiving the portion of the transaction amount from the third party in accordance with the remitting agreement,

wherein the step of receiving the portion of the transaction amount comprises receiving a check or a credit to an account with a bank, a cable television company, a company offering financial services, a credit card company, an Internet access provider, a telephone company, or the third party, and

wherein the vendor has not previously received from the customer, for purposes of paying for the product or service, either a credit card number of the customer or a bank account number of the customer, and wherein the vendor has not previously received from the third party, for purposes of paying for the product or service, either a credit card number of the customer or a bank account number of the customer; and

e) delivering the product or service to the customer after the step of receiving the portion of the transaction amount,

wherein the vendor has not previously received from the customer, for purposes of paying for the product or service, either a credit card number of the customer or a bank account number of the customer, and wherein the vendor has not previously received from the third party, for purposes of paying for the product or service, either a credit card number of the customer or a bank account number of the customer.

51. (New) A method of billing for Internet purchase transactions comprising for each purchase transaction the steps by a vendor of products or services of:

a) establishing a remitting agreement with a third party to allow the third party to bill a transaction amount to a billing account of a customer for a purchase transaction of a product or service purchased over the Internet by the customer from the vendor, wherein the third party remits at least a portion of the transaction amount to the vendor with respect to the purchase transaction;

b) making an agreement with the customer to complete the purchase transaction which agreement is made before the customer has authorized the third party to bill the transaction amount to a billing account of the customer;

c) receiving a request over the Internet to deliver the product or service to the customer which request is received after the customer has authorized the third party to bill the transaction amount to a billing account of the customer;

d) delivering the product or service to the customer,

wherein the vendor has not previously received from the customer, for purposes of paying for the product or service, either a credit card number of the customer or a bank account number of the customer, and wherein the vendor has not previously received from the third party, for purposes of paying for the product or service, either a credit card number of the customer or a bank account number of the customer; and

e) receiving at least a portion of the transaction amount from the third party in accordance with the remitting agreement,

wherein the vendor has not previously received from the customer, for purposes of paying for the product or service, either a credit card number of the customer or a bank account number of the customer, and wherein the vendor has not previously received from the third party, for purposes of paying for the product or service, either a credit card number of the customer or a bank account number of the customer.

52. (New) The method according to claim 51, wherein the third party is a cable television company, a company offering financial services, an Internet access provider, or a telephone company.

53. (New) The method according to either claim 51 or 52, wherein the step of receiving at least a portion of the transaction amount comprises receiving a check or a credit to an account with a bank, a

cable television company, a company offering financial services, a credit card company, an Internet access provider, a telephone company, or the third party.

54. (New) The method according to either claim 51 or 52, wherein the portion of the transaction amount received from the third party is less than the transaction amount.

55. (New) The method according to claim 53, wherein the portion of the transaction amount received from the third party is less than the transaction amount.

56. (New) The method according to either claim 51 or 52, wherein the step of receiving at least a portion of the transaction amount is performed before the step of delivering.

57. (New) The method according to claim 53, wherein the step of receiving at least a portion of the transaction amount is performed before the step of delivering.

58. (New) The method according to claim 54, wherein the step of receiving at least a portion of the transaction amount is performed before the step of delivering.

59. (New) The method according to claim 55, wherein the step of receiving at least a portion of the transaction amount is performed before the step of delivering.

60. (New) A method of billing for Internet purchase transactions comprising for each purchase transaction the steps by a vendor of products or services of:

a) establishing a remitting agreement with a third party to allow the third party to bill a transaction amount to a billing account of a customer for a purchase transaction of a product or service purchased over the Internet by the customer from the vendor, wherein the third party remits a portion of the transaction amount which is less than the transaction amount to the vendor with respect to the purchase transaction, and wherein the third party is a cable television company, a company offering financial services, an Internet access provider, or a telephone company;

b) making an agreement with the customer to complete the purchase transaction which agreement is made before the customer has authorized the third party to bill the transaction amount to a billing account of the customer;

c) receiving a request over the Internet to deliver the product or service to the customer which request is received after the customer has authorized the third party to bill the transaction amount to a billing account of the customer;

d) receiving the portion of the transaction amount from the third party in accordance with the remitting agreement,

wherein the step of receiving the portion of the transaction amount comprises receiving a check or a credit to an account with a bank, a cable television company, a company offering financial services, a credit card company, an Internet access provider, a telephone company, or the third party, and

wherein the vendor has not previously received from the customer, for purposes of paying for the product or service, either a credit card number of the customer or a bank account number of the customer, and wherein the vendor has not previously received from the third party, for purposes of paying for the product or service, either a credit card number of the customer or a bank account number of the customer; and

e) delivering the product or service to the customer after the step of receiving the portion of the transaction amount,

wherein the vendor has not previously received from the customer, for purposes of paying for the product or service, either a credit card number of the customer or a bank account number of the customer, and wherein the vendor has not previously received from the third party, for purposes of paying for the product or service, either a credit card number of the customer or a bank account number of the customer.

61. (New) A method of billing for Internet purchase transactions comprising for each purchase transaction the steps by a vendor of products or services of:

a) establishing a remitting agreement with a third party to allow the third party to bill a transaction amount to a billing account of a customer for a purchase transaction of a product or service purchased over the Internet by the customer from the vendor, wherein the third party remits at least a portion of the transaction amount to the vendor with respect to the purchase transaction;

b) receiving a request over the Internet to deliver the product or service to the customer which request is received after the customer has authorized the third party to bill the transaction amount to a billing account of the customer;

c) transferring ownership of the product or service to the customer;

d) delivering the product or service to the customer,

wherein the vendor has not previously received from the customer, for purposes of paying for the product or service, either a credit card number of the customer or a bank account number of the customer, and wherein the vendor has not previously received from the third party, for purposes of paying for the product or service, either a credit card number of the customer or a bank account number of the customer; and

e) receiving at least a portion of the transaction amount from the third party in accordance with the remitting agreement,

wherein the vendor has not previously received from the customer, for purposes of paying for the product or service, either a credit card number of the customer or a bank account number of the customer, and wherein the vendor has not previously received from the third party, for purposes of paying for the product or service, either a credit card number of the customer or a bank account number of the customer.

62. (New) The method according to claim 61, wherein the third party is a cable television company, a company offering financial services, an Internet access provider, or a telephone company.

63. (New) The method according to either claim 61 or 62, wherein the step of receiving at least a portion of the transaction amount comprises receiving a check or a credit to an account with a bank, a cable television company, a company offering financial services, a credit card company, an Internet access provider, a telephone company, or the third party.

64. (New) The method according to either claim 61 or 62, wherein the portion of the transaction amount received from the third party is less than the transaction amount.

65. (New) The method according to claim 63, wherein the portion of the transaction amount received from the third party is less than the transaction amount.

66. (New) The method according to either claim 61 or 62, wherein the step of receiving at least a portion of the transaction amount is performed before the step of delivering.

67. (New) The method according to claim 63, wherein the step of receiving at least a portion of the transaction amount is performed before the step of delivering.

68. (New) The method according to claim 64, wherein the step of receiving at least a portion of the transaction amount is performed before the step of delivering.

69. (New) The method according to claim 65, wherein the step of receiving at least a portion of the transaction amount is performed before the step of delivering.

70. (New) A method of billing for Internet purchase transactions comprising for each purchase transaction the steps by a vendor of products or services of:

a) establishing a remitting agreement with a third party to allow the third party to bill a transaction amount to a billing account of a customer for a purchase transaction of a product or service purchased over the Internet by the customer from the vendor, wherein the third party remits a portion of the transaction amount which is less than the transaction amount to the vendor with respect to the purchase transaction, and wherein the third party is a cable television company, a company offering financial services, an Internet access provider, or a telephone company;

b) receiving a request over the Internet to deliver the product or service to the customer which request is received after the customer has authorized the third party to bill the transaction amount to a billing account of the customer;

c) transferring ownership of the product or service to the customer;

d) receiving the portion of the transaction amount from the third party in accordance with the remitting agreement,

wherein the step of receiving the portion of the transaction amount comprises receiving a check or a credit to an account with a bank, a cable television company, a company offering financial services, a credit card company, an Internet access provider, a telephone company, or the third party, and

wherein the vendor has not previously received from the customer, for purposes of paying for the product or service, either a credit card number of the customer or a bank account number of the customer, and wherein the vendor has not previously received from the third party, for purposes of paying for the product or service, either a credit card number of the customer or a bank account number of the customer; and

e) delivering the product or service to the customer after the step of receiving the portion of the transaction amount,

wherein the vendor has not previously received from the customer, for purposes of paying for the product or service, either a credit card number of the customer or a bank account number of the customer, and wherein the vendor has not previously received from the third party, for purposes of

paying for the product or service, either a credit card number of the customer or a bank account number of the customer.

71. (New) A method of billing for Internet purchase transactions comprising for each purchase transaction the steps by a vendor of products or services of:

a) establishing a remitting agreement with a third party to allow the third party to bill a transaction amount to a billing account of a customer for a purchase transaction of a product or service purchased over the Internet by the customer from the vendor, wherein the third party remits at least a portion of the transaction amount to the vendor with respect to the purchase transaction;

b) making an agreement with the customer to complete the purchase transaction which agreement is made before the customer has authorized the third party to bill the transaction amount to a billing account of the customer;

c) receiving a request over the Internet to deliver the product or service to the customer which request is received after the customer has authorized the third party to bill the transaction amount to a billing account of the customer;

d) delivering the product or service to the customer,

wherein the vendor has not previously received from the customer, for purposes of paying for the product or service, either a credit card number of the customer or a bank account number of the customer, and wherein the vendor has not previously received from the third party, for purposes of paying for the product or service, either a credit card number of the customer or a bank account number of the customer; and

e) receiving at least a portion of the transaction amount from the third party in accordance with the remitting agreement,

wherein the vendor has not previously received from the customer, for purposes of paying for the product or service, either a credit card number of the customer or a bank account number of the customer, and wherein the vendor has not previously received from the third party, for purposes of paying for the product or service, either a credit card number of the customer or a bank account number of the customer.

72. (New) The method according to claim 71, wherein the third party is a cable television company, a company offering financial services, an Internet access provider, or a telephone company.

73. (New) The method according to either claim 71 or 72, wherein the step of receiving at least a portion of the transaction amount comprises receiving a check or a credit to an account with a bank, a cable television company, a company offering financial services, a credit card company, an Internet access provider, a telephone company, or the third party.

74. (New) The method according to either claim 71 or 72, wherein the portion of the transaction amount received from the third party is less than the transaction amount.

75. (New) The method according to claim 73, wherein the portion of the transaction amount received from the third party is less than the transaction amount.

76. (New) The method according to either claim 71 or 72, wherein the step of receiving at least a portion of the transaction amount is performed before the step of delivering.

77. (New) The method according to claim 73, wherein the step of receiving at least a portion of the transaction amount is performed before the step of delivering.

78. (New) The method according to claim 74, wherein the step of receiving at least a portion of the transaction amount is performed before the step of delivering.

79. (New) The method according to claim 75, wherein the step of receiving at least a portion of the transaction amount is performed before the step of delivering.

80. (New) A method of billing for Internet purchase transactions comprising for each purchase transaction the steps by a vendor of products or services of:

a) establishing a remitting agreement with a third party to allow the third party to bill a transaction amount to a billing account of a customer for a purchase transaction of a product or service purchased over the Internet by the customer from the vendor, wherein the third party remits a portion of the transaction amount which is less than the transaction amount to the vendor with respect to the purchase transaction, and wherein the third party is a cable television company, a company offering financial services, an Internet access provider, or a telephone company;

b) making an agreement with the customer to complete the purchase transaction which agreement is made before the customer has authorized the third party to bill the transaction amount to a billing account of the customer;

c) receiving a request over the Internet to deliver the product or service to the customer which request is received after the customer has authorized the third party to bill the transaction amount to a billing account of the customer;

d) receiving the portion of the transaction amount from the third party in accordance with the remitting agreement,

wherein the step of receiving the portion of the transaction amount comprises receiving a check or a credit to an account with a bank, a cable television company, a company offering financial services, a credit card company, an Internet access provider, a telephone company, or the third party, and

wherein the vendor has not previously received from the customer, for purposes of paying for the product or service, either a credit card number of the customer or a bank account number of the customer, and wherein the vendor has not previously received from the third party, for purposes of paying for the product or service, either a credit card number of the customer or a bank account number of the customer; and

e) delivering the product or service to the customer after the step of receiving the portion of the transaction amount,

wherein the vendor has not previously received from the customer, for purposes of paying for the product or service, either a credit card number of the customer or a bank account number of the customer, and wherein the vendor has not previously received from the third party, for purposes of paying for the product or service, either a credit card number of the customer or a bank account number of the customer.

81. (New) A method of billing for Internet purchase transactions comprising for each purchase transaction the steps by a vendor of products or services of:

a) establishing a remitting agreement with a third party to allow the third party to bill a transaction amount to a billing account of a customer for a purchase transaction of a product or service purchased over the Internet by the customer from the vendor, wherein the third party remits at least a portion of the transaction amount to the vendor with respect to the purchase transaction;

b) making an agreement with the customer to complete the purchase transaction to which agreement the third party is not a party;

c) receiving a request over the Internet to deliver the product or service to the customer which request is received after the customer has authorized the third party to bill the transaction amount to a billing account of the customer;

d) transferring ownership of the product or service to the customer;

e) delivering the product or service to the customer,

wherein the vendor has not previously received from the customer, for purposes of paying for the product or service, either a credit card number of the customer or a bank account number of the customer, and wherein the vendor has not previously received from the third party, for purposes of paying for the product or service, either a credit card number of the customer or a bank account number of the customer; and

f) receiving at least a portion of the transaction amount from the third party in accordance with the remitting agreement,

wherein the vendor has not previously received from the customer, for purposes of paying for the product or service, either a credit card number of the customer or a bank account number of the customer, and wherein the vendor has not previously received from the third party, for purposes of paying for the product or service, either a credit card number of the customer or a bank account number of the customer.

82. (New) The method according to claim 81, wherein the third party is a cable television company, a company offering financial services, an Internet access provider, or a telephone company.

83. (New) The method according to either claim 81 or 82, wherein the step of receiving at least a portion of the transaction amount comprises receiving a check or a credit to an account with a bank, a cable television company, a company offering financial services, a credit card company, an Internet access provider, a telephone company, or the third party.

84. (New) The method according to either claim 81 or 82, wherein the portion of the transaction amount received from the third party is less than the transaction amount.

85. (New) The method according to claim 83, wherein the portion of the transaction amount received from the third party is less than the transaction amount.

86. (New) The method according to either claim 81 or 82, wherein the step of receiving at least a portion of the transaction amount is performed before the step of delivering.

87. (New) The method according to claim 83, wherein the step of receiving at least a portion of the transaction amount is performed before the step of delivering.

88. (New) The method according to claim 84, wherein the step of receiving at least a portion of the transaction amount is performed before the step of delivering.

89. (New) The method according to claim 85, wherein the step of receiving at least a portion of the transaction amount is performed before the step of delivering.

90. (New) A method of billing for Internet purchase transactions comprising for each purchase transaction the steps by a vendor of products or services of:

a) establishing a remitting agreement with a third party to allow the third party to bill a transaction amount to a billing account of a customer for a purchase transaction of a product or service purchased over the Internet by the customer from the vendor, wherein the third party remits a portion of the transaction amount which is less than the transaction amount to the vendor with respect to the purchase transaction, and wherein the third party is a cable television company, a company offering financial services, an Internet access provider, or a telephone company;

b) making an agreement with the customer to complete the purchase transaction to which agreement the third party is not a party;

c) receiving a request over the Internet to deliver the product or service to the customer which request is received after the customer has authorized the third party to bill the transaction amount to a billing account of the customer;

d) transferring ownership of the product or service to the customer;

e) receiving the portion of the transaction amount from the third party in accordance with the remitting agreement,

wherein the step of receiving the portion of the transaction amount comprises receiving a check or a credit to an account with a bank, a cable television company, a company offering financial services, a credit card company, an Internet access provider, a telephone company, or the third party, and

wherein the vendor has not previously received from the customer, for purposes of paying for the product or service, either a credit card number of the customer or a bank account number of the

customer, and wherein the vendor has not previously received from the third party, for purposes of paying for the product or service, either a credit card number of the customer or a bank account number of the customer; and

f) delivering the product or service to the customer after the step of receiving the portion of the transaction amount,

wherein the vendor has not previously received from the customer, for purposes of paying for the product or service, either a credit card number of the customer or a bank account number of the customer, and wherein the vendor has not previously received from the third party, for purposes of paying for the product or service, either a credit card number of the customer or a bank account number of the customer.

91. (New) A method of billing for Internet purchase transactions comprising for each purchase transaction the steps by a vendor of products or services of:

a) establishing a remitting agreement with a third party to allow the third party to bill a transaction amount to a billing account of a customer for a purchase transaction of a product or service purchased over the Internet by the customer from the vendor, wherein the third party remits at least a portion of the transaction amount to the vendor with respect to the purchase transaction;

b) making an agreement with the customer to complete the purchase transaction which agreement is made before the customer has authorized the third party to bill the transaction amount to a billing account of the customer;

c) receiving a request over the Internet to deliver the product or service to the customer which request is received after the customer has authorized the third party to bill the transaction amount to a billing account of the customer;

d) transferring ownership of the product or service to the customer;

e) delivering the product or service to the customer,

wherein the vendor has not previously received from the customer, for purposes of paying for the product or service, either a credit card number of the customer or a bank account number of the customer, and wherein the vendor has not previously received from the third party, for purposes of paying for the product or service, either a credit card number of the customer or a bank account number of the customer; and

f) receiving at least a portion of the transaction amount from the third party in accordance with the remitting agreement,

wherein the vendor has not previously received from the customer, for purposes of paying for the product or service, either a credit card number of the customer or a bank account number of the customer, and wherein the vendor has not previously received from the third party, for purposes of paying for the product or service, either a credit card number of the customer or a bank account number of the customer.

92. (New) The method according to claim 91, wherein the third party is a cable television company, a company offering financial services, an Internet access provider, or a telephone company.

93. (New) The method according to either claim 91 or 92, wherein the step of receiving at least a portion of the transaction amount comprises receiving a check or a credit to an account with a bank, a cable television company, a company offering financial services, a credit card company, an Internet access provider, a telephone company, or the third party.

94. (New) The method according to either claim 91 or 92, wherein the portion of the transaction amount received from the third party is less than the transaction amount.

95. (New) The method according to claim 93, wherein the portion of the transaction amount received from the third party is less than the transaction amount.

96. (New) The method according to either claim 91 or 92, wherein the step of receiving at least a portion of the transaction amount is performed before the step of delivering.

97. (New) The method according to claim 93, wherein the step of receiving at least a portion of the transaction amount is performed before the step of delivering.

98. (New) The method according to claim 94, wherein the step of receiving at least a portion of the transaction amount is performed before the step of delivering.

99. (New) The method according to claim 95, wherein the step of receiving at least a portion of the transaction amount is performed before the step of delivering.

100. (New) A method of billing for Internet purchase transactions comprising for each purchase transaction the steps by a vendor of products or services of:

a) establishing a remitting agreement with a third party to allow the third party to bill a transaction amount to a billing account of a customer for a purchase transaction of a product or service purchased over the Internet by the customer from the vendor, wherein the third party remits a portion of the transaction amount which is less than the transaction amount to the vendor with respect to the purchase transaction, and wherein the third party is a cable television company, a company offering financial services, an Internet access provider, or a telephone company;

b) making an agreement with the customer to complete the purchase transaction which agreement is made before the customer has authorized the third party to bill the transaction amount to a billing account of the customer;

c) receiving a request over the Internet to deliver the product or service to the customer which request is received after the customer has authorized the third party to bill the transaction amount to a billing account of the customer;

d) transferring ownership of the product or service to the customer;

e) receiving the portion of the transaction amount from the third party in accordance with the remitting agreement,

wherein the step of receiving the portion of the transaction amount comprises receiving a check or a credit to an account with a bank, a cable television company, a company offering financial services, a credit card company, an Internet access provider, a telephone company, or the third party, and

wherein the vendor has not previously received from the customer, for purposes of paying for the product or service, either a credit card number of the customer or a bank account number of the customer, and wherein the vendor has not previously received from the third party, for purposes of paying for the product or service, either a credit card number of the customer or a bank account number of the customer; and

f) delivering the product or service to the customer after the step of receiving the portion of the transaction amount,

wherein the vendor has not previously received from the customer, for purposes of paying for the product or service, either a credit card number of the customer or a bank account number of the customer, and wherein the vendor has not previously received from the third party, for purposes of paying for the product or service, either a credit card number of the customer or a bank account number of the customer.

101. (New) A method of billing for Internet purchase transactions comprising for each purchase transaction the steps by a vendor of products or services of:

a) establishing a remitting agreement with a third party to allow the third party to bill a transaction amount to a billing account of a customer for a purchase transaction of a product or service purchased over the Internet by the customer from the vendor, wherein the third party remits at least a portion of the transaction amount to the vendor with respect to the purchase transaction;

b) making an agreement with the customer to complete the purchase transaction which agreement is made before the customer has authorized the third party to bill the transaction amount to a billing account of the customer;

c) receiving a request over the Internet to deliver the product or service to the customer which request is received after the customer has authorized the third party to bill the transaction amount to a billing account of the customer;

d) transferring ownership of the product or service to the customer;

e) delivering the product or service to the customer,

wherein the vendor has not previously received from the customer, for purposes of paying for the product or service, either a credit card number of the customer or a bank account number of the customer, and wherein the vendor has not previously received from the third party, for purposes of paying for the product or service, either a credit card number of the customer or a bank account number of the customer; and

f) receiving at least a portion of the transaction amount from the third party in accordance with the remitting agreement,

wherein the vendor has not previously received from the customer, for purposes of paying for the product or service, either a credit card number of the customer or a bank account number of the customer, and wherein the vendor has not previously received from the third party, for purposes of paying for the product or service, either a credit card number of the customer or a bank account number of the customer.

102. (New) The method according to claim 101, wherein the third party is a cable television company, a company offering financial services, an Internet access provider, or a telephone company.

103. (New) The method according to either claim 101 or 102, wherein the step of receiving at least a portion of the transaction amount comprises receiving a check or a credit to an account with a

bank, a cable television company, a company offering financial services, a credit card company, an Internet access provider, a telephone company, or the third party.

104. (New) The method according to either claim 101 or 102, wherein the portion of the transaction amount received from the third party is less than the transaction amount.

105. (New) The method according to claim 103, wherein the portion of the transaction amount received from the third party is less than the transaction amount.

106. (New) The method according to either claim 101 or 102, wherein the step of receiving at least a portion of the transaction amount is performed before the step of delivering.

107. (New) The method according to claim 103, wherein the step of receiving at least a portion of the transaction amount is performed before the step of delivering.

108. (New) The method according to claim 104, wherein the step of receiving at least a portion of the transaction amount is performed before the step of delivering.

109. (New) The method according to claim 105, wherein the step of receiving at least a portion of the transaction amount is performed before the step of delivering.

110. (New) A method of billing for Internet purchase transactions comprising for each purchase transaction the steps by a vendor of products or services of:

a) establishing a remitting agreement with a third party to allow the third party to bill a transaction amount to a billing account of a customer for a purchase transaction of a product or service purchased over the Internet by the customer from the vendor, wherein the third party remits a portion of the transaction amount which is less than the transaction amount to the vendor with respect to the purchase transaction, and wherein the third party is a cable television company, a company offering financial services, an Internet access provider, or a telephone company;

b) making an agreement with the customer to complete the purchase transaction which agreement is made before the customer has authorized the third party to bill the transaction amount to a billing account of the customer;

c) receiving a request over the Internet to deliver the product or service to the customer which request is received after the customer has authorized the third party to bill the transaction amount to a billing account of the customer;

d) transferring ownership of the product or service to the customer;

e) receiving the portion of the transaction amount from the third party in accordance with the remitting agreement,

wherein the step of receiving the portion of the transaction amount comprises receiving a check or a credit to an account with a bank, a cable television company, a company offering financial services, a credit card company, an Internet access provider, a telephone company, or the third party, and

wherein the vendor has not previously received from the customer, for purposes of paying for the product or service, either a credit card number of the customer or a bank account number of the customer, and wherein the vendor has not previously received from the third party, for purposes of paying for the product or service, either a credit card number of the customer or a bank account number of the customer; and

f) delivering the product or service to the customer after the step of receiving the portion of the transaction amount,

wherein the vendor has not previously received from the customer, for purposes of paying for the product or service, either a credit card number of the customer or a bank account number of the customer, and wherein the vendor has not previously received from the third party, for purposes of paying for the product or service, either a credit card number of the customer or a bank account number of the customer.